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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Ρá	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name Write the name that is on	Viola First name Ann	First name
	your government-issued picture identification (for example, your driver's license or passport	Middle name Jones Last name	Middle name Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	XXX - XX- 4991 OR 9 xx - xx-	xxx - xx or 9 xx - xx

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D	ebtor 1 Viola	Ann	Jones	Case number (if k	known)	
	First Name	Middle Name	Last Name			
		About Debtor 1:		About Debt	tor 2 (Spouse Only i	n a Joint Case):
4.	Any business names and Employer	I have not used any busin	ess names or EINs.	I have no	ot used any business na	ames or EINs.
Identification Numbers (EIN) you have used in the last		Business name		Business na	ame	
	8 years	Business name		Business na	ame	
	Include trade names and doing business as names	EIN		EIN		
		EIN		EIN		
5.	Where you live			If Debtor 2 I	lives at a different add	ress:
		1009 W 14th St Number Street		Number	Street	
		Chicago Illinois	60608			
		City State	Zip Code	City	State	Zip Code
		Cook County		County		
		If your mailing address is dabove, fill it in here. Note the notices to you at this mailing a	at the court will send any		s mailing address is one. Note that the court would dress.	
		Number Street		Number	Street	
		City State	Zip Code	City	State	7in Codo
_		Oity State	Zip Code	City	Sidie	Zip Code
6.	Why you are choosing this district	Check one:	fore filling along a station of the con-	Check one:	a last 100 days before fill	
	to file for bankruptcy	Over the last 180 days be lived in this district longer	than in any other district.	lived in t	e last 180 days before fili this district longer than ir	n any other district.
		I have another reason. Exp	plain. (See 28 U.S.C. §§ 1408.)	I have ar	nother reason. Explain. (See 28 U.S.C. §§ 1408.)
					-	

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Debtor 1 Viola	Ann	Jones	Case number (if known)		
First Name	Middle Name	Last Name			
Part 2: Tell the Court Abo	out Your Bankruptcy (Case			
 The chapter of the Bankruptcy Code you are choosing to file under 		f description of each, see <i>Notice Req</i> olon). Also, go to the top of page 1 and		ndividuals Filing for	
8. How you will pay the fee	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court of more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cast cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By lat judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments) you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Office Form 103B) and file it with your petition. 				
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	WhenWhenWhen	Case number MM / DD / YYYY Case number MM / DD / YYYY MM / DD / YYYY		
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	<u>W</u> hen	Relationship to Case number, Relationship to Case number, Case number, Case number,	if known	
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction judgment a			

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Debtor 1 Viola Ann Jones Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Viola
 Ann
 Jones
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Viola Ann Jones Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Viola Jones Signature of Debtor 1 Signature of Debtor 2 Executed on _ 8/23/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Viola	Ann	Jones	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,			lules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Jason Diaz		Date _	8/23/2017
	Signature of Attorney	for Debtor	M	IM / DD / YYYY
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			-	
			Illinois	<u> </u>
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Viola	Ann	Jones
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check	if t	his	is	an
amend	ed	filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$19,500.00
1c. Copy line 63, Total of all property on Schedule A/B	\$19,500.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$33,892.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ00,002.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$4,195.00
Your total liabilities	\$38,087.00
art 3: Summarize Your Income and Expenses	
Calcady la le Verry la come a (Official Forms 1001)	
. Schedule I: Your Income (Official Form 106I)	\$1,807.24
Copy your combined monthly income from line 12 of Schedule I	

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Debtor 1 Viola Ann Jones _ Case number (if known) First Name Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,066.50 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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					rage 10 or	•		
Fill in this	information	to identify your c	ase:					
Debtor 1	Viola	-	Ann		Jones			
Debtor 2	First I	Name	Middle N	ame	Last Name			
(Spouse, if fi	ling) First I	Name	Middle N	ame	Last Name			
United Sta	ates Bankrup	tcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber							_
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/1
category v responsible write your Part 1:	where you t le for supply name and Describe	hink it fits best. E ring correct infor case number (if k Each Residenc	Be as complete a mation. If more s nown). Answer e ee, Building, Lar	nd accipace is very qu nd, or	sset only once. If an asset fits in murate as possible. If two married per needed, attach a separate sheet the estion. Other Real Estate You Own or esidence, building, land, or similar	eople are to this fo	e filing together, both a orm. On the top of any a an Interest In	are equally
7. Do you	No. Go to F		fultable lilterest i	ii aiiy i	esidence, building, land, or similar	propert	y:	
	Yes. Where	is the property?						
1.1	Street addre	ess, if available, or	other description	Si Di Co	is the property? Check all that apply ngle-family home uplex or multi-unit building ondominium or cooperative	.	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property. Current value of the portion you own?
				ш	anufactured or mobile home			
	Number	Street Land					Describe the nature o	f your ownership
	City	State	Zip Code	Investment property Timeshare Other		interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
				one. De	nas an interest in the property? Chebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and another		Check if this is co (see instructions)	ommunity property
					information you wish to add about		m. such as local	
					rty identification number:			
If you		e more than one, li		Si Di Co	is the property? Check all that apply ngle-family home uplex or multi-unit building ondominium or cooperative anufactured or mobile home	<i>.</i> .	the amount of any secu	claims or exemptions. Put ired claims on Schedule D: ims Secured by Property. Current value of the portion you own?
	Number	Street			and		Describe the meture of	f.va.vu avvua vahin
	City	State	Zip Code	H	vestment property meshare ther	Describe the nature of interest (such as fee si the entireties, or a life		simple, tenancy by
	Oity	State	Σip Gode	Who I one. De De De Constant	nas an interest in the property? Chebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and another information you wish to add about the interior in the in		(see instructions)	ommunity property

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Debtor 1	Viola	Ann	Jones Case nu	umber <i>(if known)</i>	
20210	First Name	Middle Name	Last Name		
2. Add you ha	the dollar value of the pove attached for Part 1. Winnerscribe Your Vehicle vn, lease, or have legal or	her description Zip Code Zip Code V continuous own for a cite that number here that number here to come the continuous own for a cite that number here to come the continuous own for a cite that number here to come the continuous own for a cite that number here to come the continuous own for a cite that number here to come the continuous own for a cite that number here to come the continuous own for a cite that number here to continuous own for a cite that number to continuous own fo	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check on Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Other information you wish to add about this is property identification number: all of your entries from Part 1, including any elere. Lin any vehicles, whether they are registered also report it on Schedule G: Executory Contracts	the amount of any sec Creditors Who Have C Current value of the entire property? Describe the nature interest (such as fee the entireties, or a li Check if this is concerned (see instructions) tem, such as local ntries for pages	simple, tenancy by fe estate), if known. ommunity property)
✓ Ye	S				
3.1	Make Model: Year:	Chevrolet Cruze 2016	Who has an interest in the property? Checone. Debtor 1 only	the amount of any se	d claims or exemptions. Put cured claims on <i>Schedule D:</i> Claims Secured by Property.
	Approximate mileage: Other information: 2016 Chevrolet Cruze	10000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (s	Current value of the entire property? \$10250.00	Current value of the portion you own? \$10250.00
3.2	Make Model: Year: Approximate mileage: Other information:	Nissan Versa 2015 15000	instructions) Who has an interest in the property? Checone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secure the amount of any secureditors Who Have Control Current value of the entire property?	d claims or exemptions. Put cured claims on <i>Schedule D:</i> Claims Secured by Property. Current value of the portion you own?
			At least one of the debtors and another Check if this is community property (sinstructions)	<u>\$6450.00</u>	\$6450.00

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	Viola	Ann		Case number	(if known)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year:		Who has an interest in the property one.		the amount of any secu	claims or exemptions. Pured claims on <i>Schedule Laims Secured by Property</i> .
	Approximate mileage:		Debtor 1 only		Croanere Wire riave ela	ante cocarca by troporty.
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and and	other		
			Check if this is community prop instructions)	erty (see		
3.4	Make		Who has an interest in the property? Check			claims or exemptions. Pu
	Model: Year:		one.		,	red claims on Schedule Laims Secured by Property.
	Approximate mileage:		Debtor 1 only			
	Approximate mileage.		Debtor 2 only		Current value of the	he Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only		entire property?	
			At least one of the debtors and and	other		
			Check if this is community prop instructions)	erty (see		
=	No Yes					
	Yes Make		Who has an interest in the property one.			claims or exemptions. Pured claims on <i>Schedule l</i>
	Yes				the amount of any secu	red claims on <i>Schedule</i> I
	Yes Make Model:		one.		the amount of any secu Creditors Who Have Cla	red claims on Schedule I ims Secured by Property.
	Yes Make Model: Year: Approximate mileage:	<u> </u>	one. Debtor 1 only Debtor 2 only		the amount of any secu	red claims on <i>Schedule</i> I
	Yes Make Model: Year:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only		the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule I lims Secured by Property.
	Yes Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	other	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule I ims Secured by Property. Current value of the
	Yes Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	other	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule I lims Secured by Property.
4.1	Yes Make Model: Year: Approximate mileage: Other information:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and instructions) Who has an interest in the property	other erty (see ? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule Is ims Secured by Property. Current value of the portion you own? claims or exemptions. Pu
4.1	Yes Make Model: Year: Approximate mileage: Other information: Make Model:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and instructions) Who has an interest in the property one.	other erty (see ? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
4.1	Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community propinstructions) Who has an interest in the property one. Debtor 1 only	other erty (see ? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
4.1	Yes Make Model: Year: Approximate mileage: Other information: Make Model:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and instructions) Who has an interest in the property one.	other erty (see ? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule a claims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule a claims Secured by Property. Current value of the
4.1	Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community propinstructions) Who has an interest in the property one. Debtor 1 only	other erty (see ? Check	the amount of any secu Creditors Who Have Clat Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clat	red claims on Schedule a claims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule a claims Secured by Property.
4.1	Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community propinstructions) Who has an interest in the property one. Debtor 1 only Debtor 2 only	other erty (see ? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule a claims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule a claims Secured by Property. Current value of the
4.1	Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only At least one of the debtors and and instructions) Who has an interest in the property one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	other erty (see ? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the	claims on Schedule Is ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Is ims Secured by Property. Current value of the

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Debtor 1 Viola Ann Jones Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Living room / Bedroom Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellular Phone/Television/ \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2700.00 for Part 3. Write that number here

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Jones

Ann

Debtor 1 Viola Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Chase Bank 17.2. Checking account: 17.3. Savings account: Chase Bank \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Viola	Ann	Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF), thrift savings account	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan: Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	✓ Yes	Electric:	Security Deposit w/ La	andlord	\$100.00
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Viola	Ann	Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		n education IRA, in an account in a qualifi 30(b)(1), 529A(b), and 529(b)(1).	ed ABLE program, or under	a qualified state tuition program.	
	✓ No Yes	Institution name and description. Separately f	le the records of any interests.	.11 U.S.C. § 521(c):	
25.	Trusts, equita exercisable fo	ble or future interests in property (other the rough of t	nan anything listed in line 1), and rights or powers	
	✓ No Yes. Descr	ihe			
26.		rights, trademarks, trade secrets, and oth met domain names, websites, proceeds from		nents	
	✓ No		,		
	Yes. Descr	ibe			
27.		chises, and other general intangibles			
	Examples: Buil	ding permits, exclusive licenses, cooperative a	ssociation holdings, liquor lice	enses, professional licenses	
	Yes. Descr	ibe			
Mon	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper				portion you own? Do not deduct secured
	Tax refunds ow	red to you		Federal:	portion you own? Do not deduct secured
	Tax refunds ow ✓ No — Yes. Give s about			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ow No Yes. Give s about you a	pecific information them, including whether			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th	pecific information them, including whether ready filed the returns the tax years	child support, maintenance, di	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th	pecific information them, including whether ready filed the returns the tax years	child support, maintenance, di	State: Local: ivorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past	pecific information them, including whether ready filed the returns the tax years	child support, maintenance, di	State: Local: ivorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past	pecific information them, including whether ready filed the returns the tax years	child support, maintenance, di	State: Local: ivorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past	pecific information them, including whether ready filed the returns the tax years	child support, maintenance, di	State: Local: ivorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past	pecific information them, including whether ready filed the returns the tax years	child support, maintenance, di	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past No Yes. Give s Other amounts Examples: Unpa	pecific information them, including whether ready filed the returns the tax years	bility benefits, sick pay, vacatio	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past No Yes. Give s Other amounts Examples: Unpa	pecific information them, including whether ready filed the returns the tax years	bility benefits, sick pay, vacatio	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past No Yes. Give s Other amounts Examples: Unpa	pecific information them, including whether ready filed the returns the tax years	bility benefits, sick pay, vacatio	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Viola	Ann	Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance paramples: Health, disabil		vings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list	ance company	pany name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	
	No Yes. Describe				
33.		rties, whether or not you had ployment disputes, insurance		e a demand for payment	
34.	Other contingent and uto set off claims No Yes. Describe	ınliquidated claims of every	nature, including counter	claims of the debtor and rights	
35.	Any financial assets yo No Yes. Describe	u did not already list			
36.		all of your entries from Par umber here		or pages you have attached	\$100.00
Part	_			nterest In. List any real estate in Part	1.
37.	Do you own or have any	y legal or equitable interest	in any business-related p		
	No. Go to Part 6. Yes. Go to line 38.			p D	urrent value of the ortion you own? o not deduct secured claims rexemptions
38.	Accounts receivable or	commissions you already e	earned		
	No Yes. Describe				
39.	Office equipment, furni Examples: Business-relat		ems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, electr	ronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Viola	Ann	Jones	Case number (if known)	
1.0	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you us	se in business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
	_				
44					
41.	Inventory				
	✓ No				
	Yes. Describe				
42	Interests in partnersh	nins or joint ventures			
72.		inpo or joint ventures			
	✓ No	N	ame of entity:	% of ownership:	
	Yes. Give specific		,		
	information about them	-			-
					_
43	Customer lists mailing	 lists, or other compilation	ns	· ·	
10.	—	, note, or ether complication			
	✓ No				
	Yes. Do your lists	include personally identifiable	e information (as defined in 11	U.S.C. § 101(41A))?	
	No				
	Yes. Desc	pribe			
44.	Any business-related	property you did not alrea	dy list		
	✓ No				
	Yes. Give specific	=			
	information	_			
		_			_
		-			
		_			
		_			_
45 A	dd tha dallau valua af	all af varie andrian from Day	t E including one ontrice fo	waa waa way baya attaabad	
			t 5, including any entries to		
<u> </u>					
Part				y You Own or Have an Interest In.	
		n interest in farmland, list it in f			
46.	Do you own or have a	any legal or equitable inter	est in any farm- or commer	cial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

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Deb	tor 1 Viola	Ann	Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
10	Farm and fishing equi	 oment, implements, machinery, fi	vtures and tools of to	rado	
43.		oment, implements, machinery, ii	Atures, and tools of th	aue	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	.✓ No				
	Yes. Describe				
	Tes. Describe				
	-				
51.	Any farm- and comme	rcial fishing-related property you	did not already list		
	✓ No				
	Yes. Describe				
	-			r	
52. A	dd the dollar value of a	ll of your entries from Part 6, incl	uding any entries for	pages you have attached	
for Pa	art 6. Write that numbe	r here			
					-
				5	
Part		perty You Own or Have an In		DIG NOT LIST Above	
53.		perty of any kind you did not alrea s, country club membership	ady list?		
		o, country dub membersinp			
	Yes. Give specific information				
					·
54. A	dd the dollar value of a	II of your entries from Part 7. Writ	e that number here		, <u> </u>
Part	8: List the Totals of	f Each Part of this Form			
				_	
55.	Part 1: Total real estate	, line 2			
56	part 2 total vehicles, lin	9.5			
			<u>\$16700.00</u>		
57. F	Part 3: Total personal ar	nd household items, line 15	\$2700.00		
58. F	Part 4: Total financial as	ssets, line 36	\$100.00		
59.	Part 5: Total business-r	elated property, line 45			
		fishing-related property, line 52		<u></u>	
61.	Part 7: Total other prop	erty not listed, line 54	-		
62.	Total personal property	. Add lines 56 through 61	\$19500.00		+ \$19500.00
			<u> </u>	Copy personal property total	. 410000.00
					\$10500.00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			\$19500.00

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Debtor 1	Viola	Ann	Jones	Case number (if known)	
	First Name	Middle Name	Last Name		

Schedule A/B: Property. Additional page

Part 3: Describe	Part 3: Describe Your Personal and Household Items							
Do you own or ha	ave any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.						
6.2. Household goo	ods and furnishings							
No ✓ Yes. Describe	Washer/Dryer/Laptop/Bedroom set	\$1500.00						

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Fill in this information to identify your case:								
Debtor 1	Viola	Ann	Jones					
	First Name	Middle Name	Last Name	,				
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number								
(If known)								

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	m as Exempt								
1.	3 · · · · · · · · · · · · · · · · · · ·									
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A	I/B that you claim as e	exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption						
	Brief description: Used Clothing Line from Schedule A/B: 11	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)						
	Brief description: Living room / Bedroom Furniture Line from Schedule A/B: 06	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)						
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?							

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Ann Debtor 1 Viola Jones Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$350.00 description: **✓** \$350.00 Cellular 100% of fair market value, up to any Phone/Television/ applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$150.00 description: **✓** \$150.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(c); 735 ILCS Brief \$10,250.00 5/12-1001(b) description: \$0 Chevrolet Cruze, 2016, 100% of fair market value, up to any 2016 Chevrolet Cruze applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS Brief \$6,450.00 description: 5/12-1001(b) \$0 Nissan Versa, 2015 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$1,500.00 description: **✓** \$0 Washer/Dryer/Laptop/Bedroom 100% of fair market value, up to any set applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** \$0 Checking account, 100% of fair market value, up to any Chase Bank applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$0.00 description: $\overline{}$ \$0 Savings account, Chase 100% of fair market value, up to any Bank applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$100.00 description: \$100.00 Electric, Security 100% of fair market value, up to any Deposit w/ Landlord

Line from Schedule A/B:

22

applicable statutory limit

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Fill in	this information to identify your case	se:				
Debto	or 1 Viola	Ann	Jones			
Dobito	First Name	Middle Name	Last Name			
Debto	14.60					
(Spous	e, if filing) First Name	Middle Name	Last Name			
United	d States Bankruptcy Court for the:	Northern	District of Illinois			
Case (If know	number		(State)			
`	icial Form 106D					Check if this is a amended filing
	hedule D: Credito	ors Who Hav	e Claims Secure	ed by Prop		12/1
Be as	complete and accurate as possib	le. If two married people	are filing together, both are equa	ally responsible for s	upplying correct info	rmation. If
	space is needed, copy the Additio and case number (if known).	nal Page, fill it out, num	ber the entries, and attach it to t	his form. On the top	of any additional page	ges, write your
	Do any creditors have claims se	oured by your propert	w2			
1. 1	•		y : <i>r</i> ith your other schedules. You hav	e nothing else to ren	ort on this form	
ļ			nui your ourer scriedules. Tou hav	e nouning eise to rep	OF COTT UTILS TOTTITI.	
	Yes. Fill in all of the information	1 Delow.				
Part	1: List All Secured Claims					
2.	List all secured claims. If a credit			Column A	Column B	Column C
	separately for each claim. If more the in Part 2. As much as possible, list	•		Amount of claim Do not deduct the	Value of collateral	Unsecured portion
	name.	tire dains in apriabellear e	raci according to the dealtor s	value of collateral.	that supports	If any
2.1	EXETER FINANCE	Describe the property	that secures the claim:	\$19,275.00	\$10,250.00	\$9,025.00
	Creditor's Name	2016 Chevrolet Cruze	mat secures the claim.			
	PO Box 201347 Number Street		the claim is: Check all that apply.			
	c/o Marian Garza	Contingent				
	Arlington TX 76006	Unliquidated				
	City State ZIP Code	Disputed				
	Who owes the debt? Check one. Debtor 1 only	Nature of lien. Check al	I that apply.			
	Debtor 2 only	_	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	.aac (cacii ac iiiongago ci cocaica			
	At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	and another	Judgment lien from	a lawsuit			
	Check if this claim relates to a community debt	Other (including a rig	to offset)			
	Date debt was 3/2017 incurred	Last 4 digits of accoun	t number 1001			
2.2	PRESTIGE FINANCIAL SVC	Describe the property	that secures the claim:	\$11,617.00	\$6,450.00	\$5,167.00
	Creditor's Name 351 W OPPORTUNITY WAY	2015 Nissan Versa				
	Number Street	As of the date you file,	the claim is: Check all that apply.			
		Contingent				
	DRAPER UT 84020	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	✓ Debtor 1 only	Nature of lien. Check al	l that apply.			
	Debtor 2 only	An agreement you n car loan)	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	and another	Judgment lien from	a lawsuit			
	Check if this claim relates	Other (including a rig	ght to offset)			
	to a community debt Date debt was	Last 4 digits of accoun	t number1231			
	Add the dollar value of y here:	our entries in Column A	on this page. Write that number	\$30,892.00		

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Debtor 1 Vio		ınn	Jones	Case n	umber (if known)		
Fir Part:1	Additional Page After listing any entries on t 2.4, and so forth.	his page, number the	Last Name em beginning with	2.3, followed by	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
OWN Credite 1800 Nu Cicer City Who	State ZIP Code owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt debt was	car loan) Statutory lien (su	ck all that apply. ou made (such as much as tax lien, mechon a lawsuit a right to offset)	e: \$3,000.00 heck all that apply.		\$1,500.00	<u>\$1,500.00</u>
	Add the dollar value of you here:	ur entries in Column	A on this page. Wr	ite that number	\$3,000.00		
	If this is the last page of y Write that number here:	our form, add the dol	lar value totals fro	m all pages.	\$33,892.00		

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Fill i	n this infori	mation to identify your o	ase:			
Deb	tor 1	Viola	Ann	Jones		
		First Name	Middle Name	Last Name		
	tor 2	-				
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	Sankruptcy Court for the:	Northern	District of Illinois		
				(State)		
Cas (If knd	e number					
<u> </u>		100E/E				Check if this is an amended filing
Off	iciai F	orm 106E/F				Check in this is an americas immi
Sc	hedu	ule E/F: Cre	ditors Who	Have Unse	cured Claims	12/1
othe Form clain the e knov	r party to a 106A/B) a ns that are entries in the n).	any executory contracts and on <i>Schedule G: Exe</i> I listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Ur Creditors Who Hold Claim	at could result in a claim. nexpired Leases (Official F ns Secured by Property. If	Also list executory contracts form 106G). Do not include an more space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Fall						
1.			nsecured claims against	you?		
	✓ No. (Go to Part 2.				
	Yes.					
2.	List all of					

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto	r 1 Viola First Name	Ann Middle Name	Jones Last Name	Case number (if known)	
Part 2	List All of Your NONPRI	ORITY Unsecured (Claims		
3. D	o any creditors have nonpriority No. You have nothing to rep Yes.	ty unsecured claims agort in this part. Submit	gainst you? t this form to the co	ourt with your other schedules.	ve then one priority
ui If	nsecured claim, list the creditor se	eparately for each claim.	For each claim liste	f the creditor who holds each claim. If a creditor has more different type of claim it is. Do not list claims already 3. If you have more than four priority unsecured claims fill or the contract of the contract of the contract of the credit	included in Part 1.
					Total claim
4.1	CAPITALONE Nonpriority Creditor's Name PO BOX 26625			st 4 digits of account number 7662 en was the debt incurred? 6/2016	\$380.00
	Number Street RICHMOND Virgi City State Who incurred the debt? Check ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	e Zip Co k one. and another	de Ty	of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed D	
	Is the claim subject to offset? No Yes	•	<u> </u>	debts Other. Specify <u>CreditCard</u>	
4.2	City of Chicago Parking Nonpriority Creditor's Name		La	st 4 digits of account number	\$400.00
	121 N. LaSalle St # 107A Number Street Chicago Illino City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim related is the claim subject to offset? No Yes	e Zip Co cone. and another s to a community debt	de Ty	of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed De of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other	
4.3	FIRST PREMIER BANK Nonpriority Creditor's Name Jefferson Capital Systems, LLC I Number Street c/o Kelly Lukason Saint Cloud Minr City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this claim relates Is the claim subject to offset?	nesota 56302 e Zip Co c one. and another s to a community debt	de Wh	set 4 digits of account number	\$528.00
	Ves				

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Debtor 1 Viola Ann Jones Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page			
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.4	PREMIER CRED	Last 4 digits of account number	\$0.00		
	Nonpriority Creditor's Name PO BOX 2655	When was the debt incurred?			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		─ Contingent			
	Des Plaines Illinois 60017	Unliquidated			
	Des Plaines Illinois 60017 City State Zip Code	Disputed			
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	<u> </u>	Student loans			
	Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts ✓ Other. Specify Other			
	Is the claim subject to offset?	Other opening			
	✓ No				
	Yes				
4.5	Sun Cash - North Ave. Location	Last 4 digits of account number	\$900.00		
	Nonpriority Creditor's Name 5800 W North Ave	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Chicago Illinois 60639	Unliquidated			
	City State Zip Code	Disputed			
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	Other. Specify Other			
	Is the claim subject to offset?				
	✓ No				
	Yes				
4.6	The Payday Loan Store c/o Bankruptcy Service	Last 4 digits of account number	\$1,500.00		
	Nonpriority Creditor's Name P.O. Box 800849	When was the debt incurred? n/a			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Dallas Texas 75380	Unliquidated			
	City State Zip Code Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts ☐ Other. Specify Other			
	Is the claim subject to offset?				
	✓ No				
	Yes				

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Debtor 1 Viola Ann Jones Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim UIC Medical Center** 4.7 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1122 Paysphere Cir Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago 60674 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Yes WEBBANK/FINGERHUT \$487.00 4.8 Last 4 digits of account number ___ 5972 Nonpriority Creditor's Name When was the debt incurred? 11/2016 6250 RIDGEWOOD RD Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

Other. Specify _

CreditCard

Is the claim subject to offset?

✓ No Yes Case 17-25154 Doc 1 Filed 08/23/17 Entered 08/23/17 08:23:18 Desc Main Document Page 29 of 66

Debtor 1 Viola Ann Jones Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add tl	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purposes
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government		\$0.00	
	Claims for death or personal injury while you were intoxicated Other. Add all other priority unsecured claims. Write that	6c.	\$0.00	
		6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.		\$0.00	
	oc. Total: Add lines of through od.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$4,195.00	
	that amount here.		¢4 105 00	
	6i. Total. Add lines 6f through 6i.	6i.	\$4,195.00	1

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Viola	Ann	Jones
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(State)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			3.	
Fill in this infor	rmation to identify your c	ase:		
Debtor 1	Viola	Ann	Jones	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(Otato)	
(If known)				Check if this is an
				amended filing
Official	Form 106H			
_				
Schedul	e H: Your Cod	lebtors		12/15
1. Do you ha		ou are filing a joint case, do	not list either spouse as a c	odebtor.)
Idaho, Lo			pperty state or territory? (ashington, and Wisconsin.)	Community property states and territories include Arizona, California,
		er spouse, or legal equiva	alent live with you at the tim	e?
	No	op oddo, o. logal oquill	aon an o man y ou de ano an	
		y state or territory did yo	u live?	_ Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	
	. a. P. J. J. J. S.			
again as	a codebtor only if that p	erson is a guarantor or o	osigner. Make sure you h	our spouse is filing with you. List the person shown in line 2 ave listed the creditor on Schedule D (Official Form 106D), fulle D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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	20	oarriorie	. ago 02	0.00		
Fill in this information to identify	y your case:					
Debtor 1 Viola	Ann	Jones				
First Name	Middle Name	Last Na	ame	— Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Na		- I 🗖	An amended filing	
					A supplement showing post-petition chapter 1	
United States Bankruptcy Court for the: Case number	Northern	_ District of Illin (S	nois tate)		expenses as of the following date:	
(If known)				<u> </u>	MM / DD / YYYY	
Official Form 106I						
Schedule I: Your Ir	ncome				12/1	
information about your spouse.	If you are separated and d, attach a separate she ry question.	d your spous	e is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case	
Fill in your employment		Debtor 1			Debtor 2	
information.	Employment status	✓ Employed			Employed	
If you have more than one job, attach a separate page with			Not Employed		Not Employed	
information about additional employers.	Occupation	Head Janitor				
Include part time, seasonal, or self-employed work.	Employer's name	East Lake I	Management Gi	oup, Inc.		
	Employer's address	2850 S Mi	chigan, Suite 10	0		
Occupation may include student or homemaker, if it applies.		Number Street			Number Street	
		Chicago City	Illinois State	60616 Zip Code	City State Zip Code	
	How long employed there?					
Part 2: Give Details About	Monthly Income					
spouse unless you are separated.	ve more than one employer,		nformation for		write \$0 in the space. Include your non-filing or that person on the lines below. If you need For Debtor 2 or non-filing spouse	
 List monthly gross wages, sa deductions.) If not paid monthl be. 			2.	\$2,958.80		
3. Estimate and list monthly over			3.	+ \$0.00		
4. Calculate gross income. Add	line 2 + line 3.		4.	\$2,958.80		

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Debtor 1		Ann	Jones		Case number (if			
	First Name	Middle Name	Last Nam	е	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy li	ne 4 here		→	4.	\$2,958.80			
5. List all	payroll deductions:							
5a. Ta :	x, Medicare, and Soc	ial Security deductions		5a.	\$407.72			
5b. Ma	andatory contribution	s for retirement plans		5b.	\$0.00			
5c. Vo l	luntary contributions	for retirement plans		5c.	\$0.00			
5d. Re	quired repayments o	f retirement fund loans		5d.	\$0.00			
5e. Ins	urance			5e.	\$0.00			
5f. Do r	mestic support obliga	ations		5f.	\$0.00			
5g. Un	ion dues			5g.	\$0.00			
5h. Ot	her deductions. Spec	ify: Rent		5h. +	\$1,076.83 +			
	•	Add lines 5a + 5b + 5c + 5d + 5e	e +5f + 5g	6.	\$1,484.56			
7. Calcula	ate total monthly tak	e-home pay. Subtract line 6 from	line 4.	7.	\$1,474.24			
8. List all	other income regula	rly received:						
bus	siness, profession, or							
gro		ch property and business showing nd necessary business expenses, eme.		8a.	\$0.00			
8b. Int	erest and dividends			8b.	\$0.00			
	mily support payment pendent regularly rec	ts that you, a non-filing spouse, ceive	, or a					
	elude alimony, spousal orce settlement, and pi	support, child support, maintenar roperty settlement.	nce,	8c.	\$0.00			
8d. Un	employment compen	sation		8d.	\$0.00			
8e. So	cial Security			8e.	\$0.00			
Incl cas unc hou	lude cash assistance ar h assistance that you r	tance that you regularly receivend the value (if known) of any nor eceive, such as food stamps (ben lutrition Assistance Program) or	1-	8f.	\$0.00			
8a. Pe	nsion or retirement i	ncome		8g.	\$0.00			
· ·		Specify: Prorated Tax Return		8h. +	\$333.00 +			
		nes 8a + 8b + 8c + 8d + 8e + 8f +	8g + 8h.	9.	\$333.00			
	ate monthly income. e entries in line 10 for I	Add line 7 + line 9. Debtor 1 and Debtor 2 or non-filin	g spouse	10.	\$1,807.24 +		=	\$1,807.24
Include friends	e contributions from an or relatives.	tributions to the expenses that a unmarried partner, members of y already included in lines 2-10 or a	our househo	old, your	dependents, your roomn			
Specify	r:						11. +	\$0.00
		t column of line 10 to the amou				,	12.	\$1,807.24
13. Do yo	•	or decrease within the year af	ter you file t	this form	?			Combined monthly income
Y	es. Explain:							

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		L	ocument Page	34 01 66	
Fill in this infor	mation to identify	your case:			
Debtor 1	Viola	Ann	Jones		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2					filing
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended	Tilling
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		nt showing post-petition chapter 13 of the following date:
Case number (If known)					YYY
Official	Form 10	<u>6J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans	more space is no wer every questi				
	cribe Your Ho	usehold			
1. Is this a joi	nt case? to line 2				
		e in a separate household?			
	No	o in a doparato noaconolar			
		must file Official Forms 106J-2,	Expenses for Separate Househ	nold of Debtor 2.	
2 Do you hay	e dependents?	□ No			
	-	브	_		
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information each dependent	2000		Does dependent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2		with you? No.
			Relative	11 years	- 🖳
			Dalatha	40	✓ Yes. No.
			Relative	13 years	_
			Relative	16 years	_ No. ✓ Yes.
	penses include	E No			
expenses o than	f people other	✓ No			
yourself and	-	Yes			
Part 2: Esti	mate Your One	going Monthly Expenses			
		<u> </u>			
	of a date after th	your bankruptcy filing date un e bankruptcy is filed. If this is			
		n non-cash government assist Iuded it on Sc <i>hedule I: Your In</i>			Your expenses
	or home owner or the ground or lo	ship expenses for your residen ot. 4.	ce. Include first mortgage pay	ments and	\$0.00
If not incl	uded in line 4:				
4a. Real e	state taxes				4a \$0.00

\$0.00

\$0.00

\$0.00

page 1

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Viola Ann Jones Case number (if known)
First Name Middle Name Last Name

riistivanie	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments fo	r your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collection	1	6b.	\$0.00
6c. Telephone, cell phone, Internet,	satellite, and cable services	6c.	\$150.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$647.00
8. Childcare and children's education	on costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	ng	9.	\$10.00
10. Personal care products and serv	rices	10.	\$10.00
11. Medical and dental expenses		11.	\$0.00
 Transportation. Include gas, mair Do not include car payments 	atenance, bus or train fare.	12.	\$100.00
13. Entertainment, clubs, recreation	n, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and rel	igious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted	from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$100.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deduc	eted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		.0	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	tenance, and support that you did not report as deducted from		\$0.00
	our Income (Official Form 106I).	18.	
Specify:	oport others who do not live with you.	10	#0.00
	t included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20. Other real property expenses no 20a. Mortgages on other property	a moraded in lines 7 of 5 of this form of the Schedule I. I dul income.	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or rer	ter's insurance	20c	\$0.00
20d. Maintenance, repair, and upke		20d	\$0.00
20e. Homeowner's association or c		20e	\$0.00
		206	

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Viola	Ann	Jones	Case number (if known)					
First Name	Middle Name	Last Name						
21. Other. Specify:			21	\$0.00				
22. Calculate your monthly expenses.								
22a. Add lines 4 through 21.								
, , ,	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2							
22c. Add line 22a and 22b.	The result is your monthly exp	enses.	22.					
23. Calculate your monthly n	et income.							
23a. Copy line 12 (your cor	mbined monthly income) from	Schedule I.	23a	\$1,807.24				
23b. Copy your monthly ex	xpenses from line 22 above.		23b	\$1,017.00				
	expenses from your monthly i	ncome.		\$790.24				
The result is your mor	nthly net income.		23c					
	ct to finish paying for your car ease or decrease because of a							

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Fill in this information to identify your case:					
Debtor 1	Viola	Ann	Jones		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(,		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
x	/s/ Viola Jones	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 8/23/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this inf	formation to identify your c	case:					
Debtor 1	Viola First Name	Ann Middle Nan	Jones ne Last Nam	е	-		
Debtor 2 (Spouse, if filing	First Name	Middle Nan	ne Last Nam	е	-		
United States	s Bankruptcy Court for the:	Northern	District of Illing		_		
Case numbe	er		(Stat	e)	_		
` '							Check if this is a
Officia	l Form 107						amended filing
Statem	ent of Financia	al Affairs for	Individuals	Filing fo	r Bankru	ptcy	04/1
information	olete and accurate as po n. If more space is neede known). Answer every q	ed, attach a separa					
Part 1: Gi	ve Details About Your	Marital Status ar	d Where You Lived	Before			
1. What	is your current marital st	atus?					
N	Married						
✓ N	lot married						
2. During	g the last 3 years, have yo	ou lived anywhere o	ther than where you liv	ve now?			
✓ N	lo						
Y	es. List all of the places yo	ou lived in the last 3	years. Do not include v	where you live	now.		
ם	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same a	as Debtor 1		Same as Debtor 1
	lumber Street		From	Number St	reet		From
_			То				To
-	Nt. Otala	Zia Oa da		Cit.	Chaha	Zin Onda	
	City State	Zip Code		City Same a	State as Debtor 1	Zip Code	Same as Debtor 1
N	lumber Street		From	Number St	reet		From
_			Го				To
	City State	Zip Code		City	State	Zip Code	
				<u> </u>			
	the last 8 years, did you e <i>itories</i> include Arizona, Califo						
✓ No							
Ye	s. Make sure you fill out S	chedule H: Your Co	debtors (Official Form	106H).			

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Jones

Ann

Debtor 1 Viola Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$23861.73 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$30000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$30000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Viola Ann Jones __ Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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r	1 Viola		Ann	Jo	nes	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi cor age	iders include your porations of whic	relatives; a h you are a for a busin	iny general partner in officer, director, less you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	ider? ude payments on No	debts gua	ranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Viola Ann Jones Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt		Viola First Name	Ann Middle Name		Jones Last Name	Case number (if known)		
11.		No	ake a payment becau			bank or financial institution,	set off any amou	nts from your
	Ш	Yes. Fill in the details	S.		Describe the action to	ne creditor took	Date action was taken	Amount
		Creditor's Name						
		Number Street						
		City.	toto Zin Codo		Last 4 digits of account	number: XXXX-		
12.		hin 1 year before you	filed for bankruptcy, stodian, or another o	was an	y of your property in the	possession of an assignee fo	r the benefit of c	creditors, a court-
	app	No	stodian, or another o	iliciai:				
Part	5:	Yes List Certain Gifts a	and Contributions					
13.	Wi	_	ou filed for bankruptc	y, did y	ou give any gifts with a	total value of more than \$600	per person?	
		No Yes. Fill in the detai	ls for each gift.					
		Gifts with a total va per person	lue of more than \$60	D	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You	Gave the Gift					
		Number Street						
		City Si Person's relationship	tate Zip Code					
		Demonstrate When we Ver	- Court the Cift					
		Person to Whom You	Gave the Gift					
		Number Street City St	tate Zip Code					
		Person's relationship						

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ebtor 1	Viola	Ann	Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
\A/:	thin O was a bafara way fila	d for bonkmintor dis		a with a total value of more than \$600) to one obouite?
. Wi		ı ior bankruptcy, dic	I you give any gitts or contributions	s with a total value of more than \$600	to any charity?
✓	No				
	Yes. Fill in the details for ϵ	each gift or contribut	ion.		
	Gifts or contributions to		Describe what you contribute		Value
	that total more than \$60	0		contributed	
	Charity's Name				
			-		
	Number Street		_		
	Number Street				
	City State	Zip Code	-		
	l .				
t 6:	List Certain Losses				
	Yes. Fill in the details. Describe the property you how the loss occurred	u lost and	Describe any insurance cover Include the amount that insurance claims on line	nce has paid. List loss	Value of property lost
			pending insurance claims on lin A/B: Property.	e 33 Of <i>Scriedule</i>	
	List Certain Payments				
	No	,, p	or credit counseling agencies for servi		
✓	Yes. Fill in the details.				
			Description and value of any paramsferred	or transfer	Amount of payment
	Semrad Law Firm		transferred	or transfer was made	payment
	Person Who Was Paid	_		or transfer	
	Person Who Was Paid 20 S. Clark Street		transferred	or transfer was made	payment
	Person Who Was Paid		transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street		transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	60603	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	60603 Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois		transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr Person Who Was Paid Number Street	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr Person Who Was Paid Number Street	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr Person Who Was Paid Number Street City State	Zip Code ment, if Not You Zip Code	transferred	or transfer was made	payment

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Debtor 1	Viola	Ann	Jones	Case num	ber (if known)	
	First Name	Middle Name	Last Name			
he	thin 1 year before you filed Ip you deal with your credit not include any payment or	tors or to make paym		our behalf pay	or transfer any property to	anyone who promised to
<u>~</u>	No Yes. Fill in the details.					
			Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
	Oity State	Zip Code				
the Inc	e ordinary course of your bu	usiness or financial at and transfers made as s	security (such as the granting of a			
Ė	Yes. Fill in the details.					
			Description and value of p transferred	pa	escribe any property or ayments received or debts a exchange	Date paid transfer was made
	Person Who Received Tran	sfer				
	Number Street					
	City State Person's relationship to you	Zip Code u				
	Person Who Received Tran	sfer				
	Number Street					
	City State Person's relationship to you	Zip Code u				
be	thin 10 years before you file neficiary? lese are often called asset-pro		d you transfer any property to a	ı self-settled t	rust or similar device of wh	ich you are a
<u></u>	No Yes. Fill in the details.					
L	res. Fiii II uie details.		Description and value of	the property t	ransferred	Date transfer was made
	Name of trust					

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Debtor 1 Viola Ann Jones _ Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Viola Ann Jones _ Case number (if known) First Name Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt	tor 1	Viola First Name	Ann Middle Name	Jones Last Name	Case number	(if known)	
26.	Hav		in any judicial or administ	trative proceeding under	any environmental law?	Include settlements and orde	rs.
		No Vos Fill in the det	oile				
	Ш	Yes. Fill in the det	alls.	Court or agency	Nature	e of the case	Status of the
				Court of agency	Nature	of the dase	case
		Case title					Pending
				Court Name			On appeal
		Case number	,	NumberStreet			
				City State	Zip Code		Concluded
Dout	77.	Give Details Ah	oout Your Business or C		rinoss		
Part		Give Details At	out four business or C	onnections to Any Bu	311622		
27.	Witl	nin 4 years before	you filed for bankruptcy, di	id you own a business or	have any of the following	connections to any business?	?
		A sole propri	etor or self-employed in a t	rade, profession, or othe	r activity, either full-time or	part-time	
		A member of	a limited liability company	(LLC) or limited liability pa	artnership (LLP)		
		A partner in a	a partnership				
		_	ector, or managing execut	· · · · · · · · · · · · · · · · · · ·			
		An owner of a	at least 5% of the voting or	equity securities of a cor	poration		
	✓	No. None of the a	bove applies. Go to Part 12	2.			
		Yes. Check all that	at apply above and fill in the	e details below for each b	ousiness.		
				Describe the nati	ure of the business	Employer Identification nu include Social Security nu	
						EIN:	
		Business Name				LIIV.	
		Number Street				Dates business existed	
		011	3: 0	Name of account	ant or bookkeeper		
		City	State Zip Code			From To	
				Describe the nati	ure of the business	Employer Identification no include Social Security no	
						EIN:	
		Business Name					
		Number Street				Dates business existed	
		City	State Zip Code	Name of account	ant or bookkeeper	France To	
		City	State Zip Code			From To	<u> </u>
				D	(1) 1	For the self-self-self-self-self-self-self-self-	
				Describe the nati	ure of the business	Employer Identification nu include Social Security nu	
		Duainasa Nama				EIN:	
		Business Name					
		Number Street				Dates business existed	
		City	State Zip Code	Name of account	ant or bookkeeper	Erom To	
		Jity	Zip Oode			From To	

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Debt	tor 1 Viola	Ann	Jones	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you file creditors, or other parties.	ed for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the details be	low.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	Number Street			
	City State	e Zip Code	_	
Part	12: Sign Below			
t	rue and correct. I understand	d that making a false st	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Viola Jo	nnes		×
	Signature of D			Signature of Debtor 2
	Date 8/23/20	017		Date
	Did you attach additional pag	es to Your Statement o	f Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
Į į	√ No			
Ī	Yes			
	Did you pay or agree to pay so	omeone who is not an a	ttorney to help you fill out b	ankruptcy forms?
[√ No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dist	trict of Illinois		
n re	Viola Ann Jones		Case No.		
	Debtor			(If kno	,
			Chapter	Chapte	er 13
	DISCLOSURE OF	COMPENSATION	ON OF ATTORNE	EY FOR DEB	TOR
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of th	ne petition in bankruptcy, or ac	greed to be paid to me	, for services
	For legal services, I have agreed to ac	cept		_	\$4,000.00
	Prior to the filing of this statement I h	nave received		_	\$0.00
	Balance Due			_	\$4,000.00
2.	. The source of the compensation paid	I to me was:			
	Debtor	Other (specif	fy)		
3.	. The source of the compensation paid	I to me is:			
	✓ Debtor	Other (specif	fy)		
4.	I have not agreed to share the abmembers and associates of my la		ion with any other person unl	ess they are	
	I have agreed to share the above members or associates of my lav the people sharing in the compe	v firm. A copy of the agree			
5.	. In return for the above-disclosed fee, a. Analysis of the debtor's finan bankruptcy;	_	- '		-
	b. Preparation and filing of any	petition, schedules, staten	nents of affairs and plan which	n may be required;	
	c. Representation of the debtor	at the meeting of creditors	s and confirmation hearing, an	nd any adjourned hear	ings thereof;
	d. Representation of the debtor	in adversary proceedings	and other contested bankrupt	cy matters;	
6	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following serv	vices:	
		CERTIF	ICATION		
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agreen	nent or arrangement for payme	ent to me for represen	tation of the
	8/23/2017		/s/ Jason Diaz		
	Date		Signature of Attorney	,	
			Semrad Law Firm		
			Name of law firm		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jones, Viola Ann	Case No.	Case No.		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIF	ICATION OF CREDITOR MAT	TRIX		
Ti knowledge	•	rify that the attached list of creditors is tr	rue and correct to the best of their		
Date:	8/23/2017	/s/ Jones, Viola / Jones, Viola Ann Signature of Deb	1		

EXETER FINANCE PO Box 201347 c/o Marian Garza Arlington, TX, 76006

PRESTIGE FINANCIAL SVC 351 W OPPORTUNITY WAY DRAPER, UT, 84020

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

CAPITALONE PO BOX 26625 RICHMOND, VA, 23261

AARON SALES & LEASE OWNERSHIP 1800 S Cicero Ave Ste A Cicero, IL, 60804

The Payday Loan Store c/o Bankruptcy Service PO Box 800849 Dallas, TX, 75380

Sun Cash - North Ave. Location 5800 W North Ave Chicago, IL, 60639

UIC Medical Center 7220 Solutions Ctr Chicago, IL, 60677

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

PREMIER CRED PO BOX 2655 Des Plaines, IL, 60017 Case 17-25154 Doc 1 Filed 08/23/17 Entered 08/23/17 08:23:18 Desc Main Document Page 57 of 66

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$77.00 for expenses, leaving a balance due of \$4,387.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s	sil/	Attorney for Debtor(s)	
13/ 10/4	Ja A. Jenes	/s/ Michael Miller	
/s/ Viola	dones		
Signed:			
Date:	8/21/2017		

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Viola First Name	Ann Middle Name	Jones C	ase number (ffknown)	
Accessor Control Control Control	estions for Reporting Purpose			
^{16.} What kind of debts do you have?	"incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	I primarily for a personal, f r business debts? Busines investment or through the	sumer debts are defined in 11 U.S.C. § 101(8) as family, or household purpose." ass debts are debts that you incurred to obtain e operation of the business or investment. mer debts or business debts.	Volking count of security
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapte Yes. I am filing under Chapte expenses are paid that the No. Yes.	r 7. Do you estimate that afte	er any exempt property is excluded and administrative ribute to unsecured creditors?	,
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
^{19.} How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$6 \$50,000,001-\$6 \$100,000,001-\$6	50 million \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion	1
20. How much do you estimate your liabilities to be? Part 7: Sign Below	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$1 \$100,000,001-\$	50 million \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion	
For you	correct. If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me anout this document, I have obtain request relief in accordance will understand making a false state.	napter 7, I am aware that I r I understand the relief ava d I did not pay or agree to ned and read the notice re th the chapter of title 11, U tement, concealing proper ase can result in fines up t	of perjury that the information provided is true armay proceed, if eligible, under Chapter 7, 11,12, on all able under each chapter, and I choose to proceed pay someone who is not an attorney to help me for quired by 11 U.S.C. § 342(b). United States Code, specified in this petition. ty, or obtaining money or property by fraud in to \$250,000, or imprisonment for up to 20 years,	or 13 ed fill
	Signature of Debtor 1 Executed on 8/21/2017 MM / DD	/ / ////	Signature of Debtor 2 Executed onMM / DD / YYYY	

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7	in this info	mation to identify your	case)			
De	btor 1	Viola	Ann	Jones		
De	btor 2	First Name	Middle Name	Last Name		
(Sp	ouse, if filing)	First Name	Middle Name	Last Name	—	
Un	ited States E	Bankruptcy Court for the	Northem	District of Illinois		
	se number			(State)		
(li ki	nown)				***************************************	greens ()
0	fficial	Form 106D	ec			Check if this is a amended filing
De	eclarat	ion About an	 Individual Debt	nr's Schedules		12/1
	*****		her, both are equally respon			12/1
					king a false statement, concealing pro	nerty or ehtaining
mor	iey or propi	erty by fraud in connec 1341, 1519, and 3571.	tion with a bankruptcy case	can result in fines up to \$	250,000, or imprisonment for up to 20	years, or both. 18
		·	•	•	•	
Pa	iteu Sign	Below				
	Did you p	ay or agree to pay som	eone who is NOT an attorne	y to help you fill out bankr	uptcy forms?	
	√ No					
: !	Yes. I	Name of person		Attach Bankruptcy Pe	tition Preparer's Notice, Declaration, and	
	Eventoral			Signature (Official For		
		/				
	Under per that they	ialty of perjury, I decla are true and correct.	re that I have read the sumr	nary and schedules filed w	ith this declaration and	
×	/s/ Viola	Jones VI &		×		
	Signature o	A # 6" V / 13"	-/1. Will A	Signature o	f Debtor 2	1148 ST
	Date 8/21	/2017		Date		
	***************************************	***************************************		— m-*		

MM/DD/YYYY

MM/DD/YYYY

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Debtor 1	i Viola	Ann	Jones	Case number (if known)
	First Name	. Middle Name	Last Name	
28. Wi	thin 2 years before you filed editors, or other parties. No Yes. Fill in the details below		ou give a financiał staten	nent to anyone about your business? Include all financial institutions,
	1	•	gjejskie bakul istomes	
			Date issued	
	Name		MM/DD/YYYY	_
	***************************************		-	
	Number Street			
	City State	Zip Code	-	
		Zip 000e		
Part 12:	Sign Below			
true	and correct. I understand the	at making a false star ines up to \$250,000,	tement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	5.9.14.0.0	2. V		-
	Date 8/21/2017			Date
Did y	ou attach additional pages t	o Your Statement of i	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
2	No Yes			
Did y	ou pay or agree to pay some	one who is not an att	orney to help you fill out	bankruptcy forms?
*********	No			•
Samuel	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jones, Viola Ann	Case No.	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VER	FICATION OF CREDITOR MAT	TRIX
Tł knowledge	ne above named Debtors hereby v	verify that the attached list of creditors is tr	rue and correct to the best of their
Date:	8/21/2017	/s/ Jones, Viola An Jones, Viola Ann Signature of Deb	A MANA STATES

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Debt	or 1 Viola First Name	Ann Middle Name	Jones Last Name	Case number (if known)	· · · · · · · · · · · · · · · · · · ·
16.	Calculate the median	family income that applies to y			t de en altre de l'Armonde d'en antre de la principal de son de la defenda de la del conseque aque
	16a. Fill in the state in v		Illinois		
,		of people in your household.	4		
		amily income for your state and si	ze of		\$91,216.00
	household	ified in the congrete instructions for	To find	a list of applicable median income amounts, go online ly also be available at the bankruptcy clerk's office.	
17.	How do the lines com		or uns form. This list ma	y also be available at the bankruptcy clerk's office.	
	17a. Line 15b is les under 11 U.S.	s than or equal to line 16c. On th <i>C. § 1325(b)(3)</i> , Go to Part 3. Do	e top of page 1 of this for NOT fill out <i>Calculatio</i> ,	form, check box 1, Disposable income is not determined in of Disposable Income (Official Form 122C-2).	
	U.S.C. § 1325	ore than line 16c. On the top of p i(b)(3). Go to Part 3 and fill out or current monthly income from li	Calculation of Dispose	k box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)((4)	
18.	Copy your total averag	e monthly income from line 11	•		\$3,066.50
19.	Deduct the marital adj commitment period und	ustment if it applies. If you are er 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of yo	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
		ment does not apply, fill in 0 on li	no 10a		-\$0.00
	19b. Subtract line 19a	from line 18.			\$3,066.50
20,	Calculate your current	monthly income for the year. f	follow these steps:		
	20a. Copy line 19b.				\$3,066.50
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your c	urrent monthly income for the yea	r for this part of the form	n.	\$36,798.00
	20c. Copy the median fa	mily income for your state and size	re of household from lin	ne 16c.	\$91,216.00
21.	How do the lines comp	are?			
	Line 20b is less than commitment period	i line 20c. Unless otherwise orden is 3 years. Go to Part 4.	ed by the court, on the t	top of page 1 of this form, check box 3, The	
	Line 20b is more that 4, <i>The commitment</i>	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the c	ourt, on the top of page 1 of this form, check box	
Pari (Sign Below				
	🗶 /s/ Viola Jone	s list I sen	ud-x	statement and in any attachments is true and correct.	
	Signature of Deb	nor a	S)	gnature of Debtor 2	
	Date 8/21/201 MM/DD/Y		D:	ate MM/DD/YYYY	
	If you checked 17a, if you checked 17b, above.	do NOT fill out or file Form 122C- fill out Form 122C-2 and file it wit	2. h this form. On line 39	of that form, copy your current monthly income from line	‡4